

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PAMELA L. ORLOWSKI

Debtor(s)

Case No. 20-21514JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2020.
- 2) The plan was confirmed on 07/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/21/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2021.
- 5) The case was dismissed on 05/11/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,450.02.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,209.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,209.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,305.67
Court Costs	\$0.00
Trustee Expenses & Compensation	\$389.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,695.36**

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMBRIDGE ASD (AMBRIDGE) (RE)	Secured	3,650.58	NA	NA	0.00	0.00
AMBRIDGE BOROUGH (RE)	Secured	1,686.72	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BUREAU	Priority	0.00	3,291.63	3,291.63	0.00	0.00
BEAVER COUNTY TAX CLAIM BUREAU	Secured	1,226.29	6,607.25	6,607.25	0.00	0.00
BEAVER COUNTY TAX CLAIM BUREAU	Secured	0.00	3,249.66	3,249.66	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	682.00	682.89	682.89	0.00	0.00
CAPITAL ONE**	Unsecured	293.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	1,362.00	1,362.89	1,362.89	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	5.84	5.84	0.00	0.00
ERC	Unsecured	283.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	961.00	961.71	0.00	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	729.00	729.02	729.02	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	2,500.00	2,500.39	2,500.39	0.00	0.00
LVNV FUNDING LLC	Unsecured	404.00	410.35	410.35	0.00	0.00
LVNV FUNDING LLC	Unsecured	787.00	787.15	787.15	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	715.00	715.31	715.31	0.00	0.00
NISSAN-INFINITI LT	Priority	0.00	6,618.74	6,618.74	4,513.64	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,202.00	4,201.74	4,201.74	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SEC	Unsecured	1,489.00	1,489.15	1,489.15	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	3,908.13	3,908.13	0.00	0.00
SANTANDER CONSUMER USA**	Secured	7,546.00	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	329.00	329.74	329.74	0.00	0.00
TD BANK USA NA**	Unsecured	3,023.00	3,023.36	3,023.36	0.00	0.00
THE SWISS COLONY	Unsecured	64.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	4,640.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	2,445.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	9,962.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	10,403.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	5,028.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	4,018.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,856.91	\$0.00	\$0.00
TOTAL SECURED:	\$9,856.91	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,910.37	\$4,513.64	\$0.00
TOTAL PRIORITY:	\$9,910.37	\$4,513.64	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,145.96	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,695.36</u>
Disbursements to Creditors	<u>\$4,513.64</u>
TOTAL DISBURSEMENTS :	<u>\$7,209.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/03/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.